

Fill in this information to identify the case:

Debtor 1 Albert Lermineaux aka Albert Lermineaux, III

Debtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of Pennsylvania

(State)

Case number 20-bk-01905-hwv

## Official Form 410S1

## Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Union Home Mortgage Corp. c/o Cenlar FSB

Court claim no. (if known): 13

Last 4 digits of any number you use to identify the debtor's account:

9229

Date of payment change:

Must be at least 21 days after date of this notice 01/01/2022

New total payment: \$ 908.00  
Principal, interest, and escrow, if any

### Part 1: Escrow Account Payment Adjustment

#### 1. Will there be a change in the debtor's escrow account payment?

No  
 Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 264.46 New escrow payment: \$ 279.16

### Part 2: Mortgage Payment Adjustment

#### 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No  
 Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate \_\_\_\_\_% New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

### Part 3: Other Payment Change

#### 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No  
 Yes.

Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)  
Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box:*

I am the creditor.  
 I am the creditor's attorney or authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief:**

/s/Daniel P. Jones  
Signature

Date November 8, 2021

Print:      Daniel P. Jones, Bar ID# 321876  
First Name      Middle Name      Last Name      Title: Attorney for Creditor

Company      Stern & Eisenberg, P.C.

Address      1581 Main Street, Suite 200 The Shops at Valley Square  
Number      Street  
Warrington, PA 18976  
City      State      ZIP Code

Contact phone 215-572-8111      Email djones@stemeisenberg.com

**CERTIFICATE OF SERVICE**

I hereby certify that a copy of the foregoing Notice of Payment Change was served electronically through the Court's ECF System at the e-mail address registered with the Court on this Date to the following:

DATE: November 8, 2021

Mark A. Buterbaugh  
230 York Street  
Hanover, PA 17331  
Mooneybkecf@gmail.com  
**Counsel for Debtor**

Jack N. Zaharopoulos  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036  
info@pamd13trustee.com  
**Bankruptcy Trustee**

Asst. U.S. Trustee  
228 Walnut Street  
Suite 1190  
Harrisburg, PA 17101  
ustpregion03.ha.ecf@usdoj.gov  
**US Trustee**

and by standard first-class mail postage prepaid to:

Albert Lermineaux aka Albert Lermineaux, III  
12833 Pennersville Road  
Waynesboro, PA 17268  
**Debtor(s)**

/s/ Daniel P. Jones  
By: Daniel P. Jones, Bar No: 321876  
Stern & Eisenberg, P.C.  
1581 Main Street, Suite 200 The Shops at Valley  
Square  
Warrington, PA 18976  
djones@sterneisenberg.com  
Phone: 215-572-8111  
Fax: (215) 572-5025  
Counsel for Movant

ALBERT LERMINEAUX III  
ALBERT LERMINEAUX III  
12833 PENNERSVILLE RD  
WAYNESBORO PA 17268-9319

Each year, we perform an escrow analysis to ensure that there are enough funds in your escrow account to pay your taxes and insurance premiums. If there are not enough funds in your account to pay the projected taxes and/or insurance premium, your account is considered to have a shortage. Your escrow account has a shortage in the amount of **\$110.74**.

For more information about why your taxes or insurance premium adjusted, please contact your taxing authority or your insurance company.

Below is a summary of your recent escrow activity. Please make sure to review the enclosed escrow account disclosure statement for the full details.

### Annual Escrow Review

Escrow Item	Expected to Pay	Change	NOW Expect to Pay
Insurance	<b>\$426.00</b>		<b>\$426.00</b>
Taxes	<b>\$1,731.88</b>	+	<b>\$1,815.30</b>
Mortgage Insurance	<b>\$1,015.20</b>	-	<b>\$997.92</b>

### Monthly Payment Comparison

Payment Itemization	Current	New
Principal and Interest	<b>\$628.84</b>	<b>\$628.84</b>
Escrow Deposit	<b>\$264.46</b>	<b>\$269.93</b>
Escrow Shortage		<b>\$9.23</b>
<b>Total Payment</b>	<b>\$893.30</b>	<b>\$908.00</b>

### What are your options?



#### Take No Action and Pay Over Time

Your shortage will automatically be divided evenly over your next **12** mortgage payments. Your new monthly mortgage payment will be **\$908.00**, beginning with your payment which is due on **01/01/22**.



#### Pay the Shortage in Full

You can choose to pay your full shortage amount and your mortgage payment will become **\$898.77**.



If you would like to pay the shortage now:



**PAY ONLINE** at  
[unionhome.loanadministration.com](http://unionhome.loanadministration.com)

Go to "Payment"

Select "Make an Additional Payment"

Enter **\$110.74** on the  
"Additional Escrow" line to make your  
escrow payment



or by **MAILING** the coupon below



Online bill pay customers, please remember to update your monthly payment with your provider.

If you have elected to have us deduct your monthly payment from your bank account, we will update the payment amount for you.

Visit [unionhome.loanadministration.com](http://unionhome.loanadministration.com) to view all of your escrow disbursements, account details and make payments. Prefer to receive this statement electronically? **Sign up for paperless**. Want to make your payments worry free? **Enroll in AutoPay**.

Albert Lermineaux III  
Albert Lermineaux III  
12833 Pennersville Rd  
Waynesboro PA 17268-9319

Loan Number:

**\$110.74**

If you choose to pay your escrow shortage of **\$110.74** in full, your new loan payment amount will be **\$898.77**. Please include your loan number on your check and make it payable to "Union Home Mortgage Corp." and send to:



PAYMENT PROCESSING CENTER  
PO BOX 11733  
NEWARK, NJ 07101-4733





PO Box 77404  
Ewing, NJ 08628



ALBERT LERMINEAUX III  
ALBERT LERMINEAUX III  
12833 PENNERSVILLE RD  
WAYNESBORO PA 17268-9319

10/25/21

LOAN NO: [REDACTED]

unionhome.loanadministration.com

Customer Service 855-622-3196

Please see the enclosed insert "Understanding Your Escrow Account Disclosure Statement". This handy guide is intended to help you understand your statement and answer some commonly asked questions about your escrow analysis.

## ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

As you know, we are required to maintain an escrow account which is used to pay your real estate taxes and/or insurance premiums. This account must be analyzed annually to determine whether enough funds are being collected monthly, and whether the account has a shortage or surplus based on the anticipated activity.

### PRESENT LOAN PAYMENT

Your present payment, 10/01/21 consists of: Principal & Interest (P & I)	\$628.84
Escrow Deposit	\$264.46
<b>Total Loan Payment</b>	<b>\$893.30</b>

### ANTICIPATED ANNUAL DISBURSEMENTS

These are the escrow items we anticipate we will collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due as defined by Federal law. Based on these anticipated disbursements, the amount of your escrow deposit is calculated and displayed here.

Bills due in the upcoming year:	Mortgage Ins	\$997.92
	Hazard Ins	\$426.00
	City Tax	\$528.76
	Taxes	\$1,286.54

<b>Annual Disbursements:</b>	<b>\$3,239.22</b>	<b>One-Twelfth/Monthly Amount:</b> <b>\$269.93</b>
------------------------------	-------------------	--

### ACCOUNT HISTORY

This section is the actual activity that occurred between 10/20 through 12/20. It represents the period of time between the last analysis statement date and the last analysis effective date. Over this period, an additional \$0.00 was deposited into your escrow account for interest on escrow.

Month	Actual Escrow Payments	Actual Escrow Disbursements	Actual Escrow Description	Balance
NOV 2020	264.40	84.60	Beginning Balance	\$983.32
DEC 2020	0.00	84.60	FHA MIP	1,163.12
DEC 2020	0.00	426.00	FHA MIP	1,078.52
			HAZARD INS	652.52

The following statement of activity in your escrow account from 01/21 through 12/21 displays actual activity as it occurred in your escrow account during that period. Your monthly mortgage payment was \$893.30 and \$264.46 went into your escrow account. If you received Account Projections with a prior analysis, they are included again here for comparison.

\*\*\* CONTINUED ON REVERSE SIDE \*\*\*

**\*\* CONTINUATION \*\***

Month	Payments		Disbursements			Description	Projected Escrow Account Balance	Actual Escrow Account Balance
	Projected	Actual	Projected	Actual	Beginning Balance			
JAN 2021	264.42	*	84.60	*	* FHA MIP	\$1,078.96	\$652.52	652.52
JAN 2021			426.00		* HAZARD INS		832.78	652.52
JAN 2021				84.60	* FHA MIP		832.78	567.92
FEB 2021	264.42	264.46 *	84.60	84.60	FHA MIP	1,012.60	747.78	
MAR 2021	264.42	264.46 *	84.60		* FHA MIP	1,192.42	1,012.24	
MAR 2021				83.16	* FHA MIP	1,192.42	929.08	
APR 2021	264.42	264.46 *	84.60		* FHA MIP	1,372.24	1,193.54	
APR 2021			500.21	528.76	R.E. TAX	872.03	664.78	
APR 2021				83.16	* FHA MIP	872.03	581.62	
MAY 2021	264.42	264.46 *	84.60		* FHA MIP	1,051.85	846.08	
MAY 2021				83.16	* FHA MIP	1,051.85	762.92	
JUN 2021	264.42	264.46 *	84.60		* FHA MIP	1,231.67	1,027.38	
JUN 2021				83.16	* FHA MIP	1,231.67	944.22	
JUL 2021	264.42	264.46 *	84.60		* FHA MIP	1,411.49	1,208.68	
JUL 2021				83.16	* FHA MIP	1,411.49	1,125.52	
AUG 2021	264.42	264.46 *	84.60		* FHA MIP	1,591.31	1,389.98	
AUG 2021			1,231.67	1,286.54	SCHOOL TAX	359.64	103.44	
AUG 2021				83.16	* FHA MIP	359.64	20.28	
SEP 2021	264.42	264.46 *	84.60		* FHA MIP	539.46	284.74	
SEP 2021				83.16	* FHA MIP	539.46	201.58	
OCT 2021	264.42	528.92 E*	84.60		E* FHA MIP	719.28	730.50	
OCT 2021				83.16	* FHA MIP	719.28	647.34	
NOV 2021	264.42	264.46 E*	84.60	83.16	E* FHA MIP	899.10	828.64	
DEC 2021	264.42	264.46 E*	84.60	83.16	E* FHA MIP	1,078.92	1,009.94	

An asterisk (\*) beside an amount indicates a difference from projected activity either in the amount or the date. Please note since mortgage insurance is paid monthly on the annual renewal date of the premium and PMI is paid monthly for the prior month's premium, additional asterisks report in the Account History for these items, if applicable. The letter "E" beside an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur as shown.

Last year we anticipated that Disbursements would be made from your Escrow Account during the period equaling \$3,173.08. Under Federal Law, your lowest monthly balance should not have exceeded \$359.64, or 1/6th of total anticipated payments from the account, unless your loan contract or State law specifies a lower amount.

Under your loan contract and State law your lowest monthly balance should not have exceeded \$359.64.

**ACCOUNT PROJECTIONS**

The following estimate of activity in your escrow account from 01/22 through 12/22 is provided for your information. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The Required Escrow Account Balance displays the amount actually required to be on hand as specified by Federal law, State law and your loan documents, and may include a cushion of up to 1/6th of your Annual Disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow account computation year.

Month	Anticipated Amount		Description	Projected Escrow Account Balance	Required Escrow Account Balance
	To Escrow	From Escrow			
JAN 2022	269.93	83.16	Beginning Balance	\$1,009.94	\$1,120.68
JAN 2022		426.00	FHA MIP	1,196.71	1,307.45
FEB 2022	269.93	83.16	HAZARD INS	770.71	881.45
MAR 2022	269.93	83.16	FHA MIP	957.48	1,068.22
APR 2022	269.93	83.16	FHA MIP	1,144.25	1,254.99
APR 2022		528.76	FHA MIP	1,331.02	1,441.76
APR 2022			R.E. TAX	802.26	913.00
MAY 2022	269.93	83.16	FHA MIP	989.03	1,099.77
JUN 2022	269.93	83.16	FHA MIP	1,175.80	1,286.54
JUL 2022	269.93	83.16	FHA MIP	1,362.57	1,473.31
AUG 2022	269.93	83.16	FHA MIP	1,549.34	1,660.08
AUG 2022		1,286.54	SCHOOL TAX	262.80	373.54
SEP 2022	269.93	83.16	FHA MIP	449.57	560.31
OCT 2022	269.93	83.16	FHA MIP	636.34	747.08
NOV 2022	269.93	83.16	FHA MIP	823.11	933.85
DEC 2022	269.93	83.16	FHA MIP	1,009.88	1,120.62

Your Projected Escrow Account Balance as of 12/31/21 is \$1,009.94. Your Required Beginning Escrow Balance according to this analysis should be \$1,120.68.

This means you have a Shortage of \$110.74. Per Federal law, the shortage may be collected from you over 12 months or more unless it is less than 1 month's deposit. If so, we may require payment within 30 days. We will collect the shortage over 12 months.

Once during this period, your Required Escrow Account Balance should be reduced to \$373.54 as shown in August. This amount represents the cushion

**\*\*\* CONTINUED ON NEXT PAGE \*\*\***

**\*\* CONTINUATION \*\***

selected by us as allowed by your loan contract, Federal and State law.

**NEW LOAN PAYMENT**

Your new payment consists of:	Principal & Interest (P & I)	\$628.84
	Escrow Deposit	\$269.93
	Escrow Shortage Amount	\$9.23
<b>New Loan Payment</b>	<b>Beginning on January 1, 2022</b>	<b>\$908.00</b>

**Important Notes:**

**Automatic Draft Customers:** If you're enrolled in Automatic Drafting, any additional principal deductions you have previously authorized are not included in the above listed new payment amount. However, until we are otherwise advised, the authorized additional principal amount will continue to be withdrawn from your account.

**Adjustable Rate Mortgage Customers:** If your loan has an adjustable interest rate your monthly principal and interest payment may change prior to your next Escrow Analysis.

**Insurance Renewal/Changing Insurance Companies:** Upload proof of insurance coverage at [www.MyCoverageInfo.com](http://www.MyCoverageInfo.com) using PIN: CEN300.

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO THE AUTOMATIC STAY IN A BANKRUPTCY PROCEEDING, THIS LOAN STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT INDEBTEDNESS AS YOUR PERSONAL OBLIGATION.

Should you have any questions about this Escrow Analysis, please call our Customer Service Department at 855-622-3196.

